

EXHIBIT A



The Prudential
Insurance Company
of America

Insured

R LARRY NEWTON

Policy No.

62-219-541

Settlement of the proceeds of this contract will be made in accord with the following Beneficiary Provision. The texts on the reverse headed Beneficiaries for Other Proceeds and Special Conditions are a part of this Beneficiary Provision in any case to which they apply.

Beneficiary Provision

The proceeds that arise from the Insured's death will be settled in one sum with the beneficiary(ies) shown below. If a contract provides, by rider or otherwise, for income payments to begin upon the Insured's death, the word proceeds includes the one sum value of those payments that arise from his or her death.

Beneficiary Schedule

Beneficiaries in Order of Priority:

CLASS 1 JANET M NEWTON, WIFE.

CLASS 2 RONALD L NEWTON JR, RONDA J NEWTON, LORRIE L FOSTER AND GINNY A FOSTER, SON, DAUGHTER AND STEP DAUGHTERS, RESPECTIVELY.

CLASS 3 NONE

CLASS 4 NONE

CLASS 5 NONE

These statements apply to the beneficiaries: (1) One who survives the Insured will have the right to be paid only if no one in a prior class survives the Insured; (2) One who has the right to be paid will be the only one paid if no one else in the same class survives the Insured; (3) Two or more in the same class who have the right to be paid will be paid in equal shares, but if children by representation are included in that class they will only have the right, as we state under Special Conditions on the reverse, to the share to which their deceased parent would have been entitled if that parent were then living; and (4) If none survives the Insured, unless we state otherwise below, we will pay in one sum to the Insured's estate.

This contract might have an Automatic Mode of Settlement provision. If so, beneficiaries who do not have a right to be paid at the Insured's death may still have a right to be paid under that provision.

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MOD 5-M49

POLICY NO. 62 219 541

TABLE OF VALUES
We explain this table under Tabular Values

End of Contract Year	Cash and Loan	Reduced Paid-Up Insurance	Extended Insurance ^x	
			Years	Days
1	0.00	0.00	0	0
2	0.00	0.00	0	0
3	\$243.50	\$679.00	0	169
4	1,017.50	2,728.00	1	271
5	1,800.50	4,645.00	2	286
6	2,888.50	7,173.00	4	20
7	4,002.00	9,570.00	5	48
8	5,141.00	11,843.00	6	13
9	6,308.00	14,004.00	6	284
10	7,504.00	16,059.00	7	143
11	8,730.00	18,014.00	7	330
12	9,983.50	19,869.00	8	122
13	11,264.00	21,628.00	8	246
14	12,570.00	23,293.00	8	337
15	13,899.00	24,865.00	9	33
16	15,251.00	26,348.00	9	66
17	16,626.50	27,744.00	9	76
18	18,030.00	29,062.00	9	66
19	19,466.00	30,308.00	9	40
20	20,938.00	31,483.00	8	364
Attained Age				
60	8,730.00	18,014.00	7	330
62	11,264.00	21,628.00	8	246
65	15,251.00	26,348.00	9	66

^x There may be extra days of term insurance. We explain this under the Extended Insurance provision.

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CONTRACT DATA

Insured's Sex and Issue Age M-49
Rating Class STANDARD

62 219 541
JAN 15, 1989

Policy Number
Contract Date

Insured R LARRY NEWTON

Face Amount \$50,000--

Premium Period LIFE

Agency C-GNBX

Beneficiary SEE BENEFICIARY PROVISION ATTACHED.

LIST OF SUPPLEMENTARY BENEFITS
(Each benefit is described in the form
that bears the number shown for it)

SB100 Insured's Waiver of Premium Benefit.
SB136 Term Insurance Benefit on Life of Insured - Decreasing Amount
After Three Years.
Initial Amount of Term Insurance is \$25,000--
Term Period is 16 years starting on the Contract Date.
***** END OF LIST *****

SCHEDULE OF PREMIUMS

Due dates of contract premiums occur on the contract date and at intervals
of 1 month after that date.

Contract Premiums are	\$130.25	each
Changing on JAN 15, 1994 to	\$154.75	each
Changing on JAN 15, 2005 to	\$126.50	each

Contract premiums include the premiums for benefit SB100 and the following
supplementary benefit premiums.

Premiums for benefit SB136 are \$20.25 each
***** END OF SCHEDULE *****

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NOTICE
THIS POLICY IS A LEGAL CONTRACT BETWEEN YOU
AND PRUDENTIAL. READ YOUR POLICY CAREFULLY.

Beneficiaries for Other Proceeds

This section applies only to a contract that provides for insurance on the lives of the Insured, the insured spouse and dependent children:

The beneficiary for insurance payable upon the death of the insured spouse will be the insured if living, otherwise the estate of the insured spouse.

The beneficiary for insurance payable upon the death of a dependent child will be the insured if living, otherwise the insured spouse if living, otherwise the estate of the later to die of the insured and the insured spouse.

This section applies only to a contract that provides for insurance on the lives of the Insured and dependent children:

The beneficiary for insurance payable upon the death of a dependent child will be the insured if living, otherwise the beneficiary(ies) in the order of priority and in accord with the distribution shown in this beneficiary provision, otherwise the estate of the later to die of the insured and the beneficiary(ies).

This section applies only to a contract that provides for insurance on the lives of the Insured and the insured spouse (other than a joint whole life contract):

The beneficiary for insurance payable upon the death of the insured spouse will be the insured if living, otherwise the estate of the insured spouse.

Special Conditions

The phrase their children by representation might be included in a designation of a class of beneficiaries who are to receive settlement of the proceeds. If so, here is what that means. If a beneficiary (other than a child by representation) in that class is not living at a time when he or she would otherwise have been entitled to settlement, and if any child of his or hers is then living (his or her child by representation), we will pay the amount to which that beneficiary would have been entitled in one sum to such child or, if there is more than one such child, in equal shares to such children.

In the case of a variable annuity or a retirement annuity: (a) the word policy means contract; (b) the word Insured means Annuitant; and (c) the word proceeds means any amount that may arise from the Annuitant's death before the annuity date.

Unless otherwise stated, the relationship of any beneficiary shown in this form is to the Insured.

In this form, the words child and children mean only sons and daughters. They do not mean grandchildren or other descendants.

Before we make a payment, we have the right to decide what proof we need of the identity, age or any other facts about any persons designated as beneficiaries. If beneficiaries are not designated by name and we make payment(s) based on that proof, we will not have to make the payment(s) again.

Endorsed by attachment on Contract Date for the Company

By

Dorothy K. Light

Secretary.